

unded Life Insurance Cash Flow

1862

881

28C

Fig. 1

$\sum_{1 \leq i \leq n} \frac{1}{i} \rightarrow \frac{1}{1} + \frac{1}{2} + \frac{1}{3} + \dots$

Patent Pending

222

Total Coverage:

Year Age

KDI Service

At Death Net

Fig. 2

Embodiment One

Where the annuity investment and the loan are internal to a Life Insurance Policy and the tax obligation is contained within the Insurance Policy

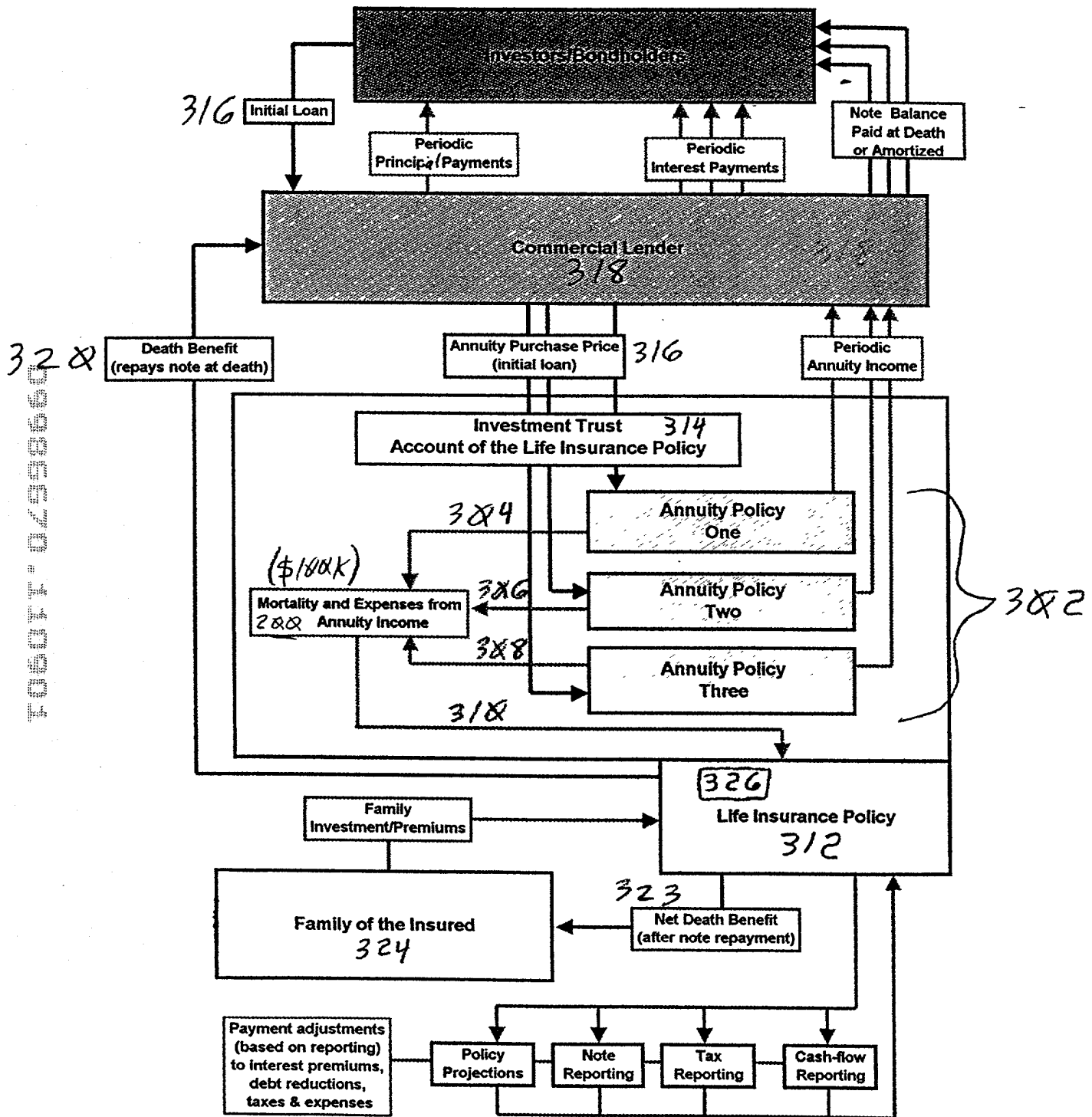
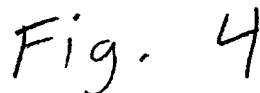


Fig. 3

**Where the Investment Trust is a subsidiary of a Life Insurance Company
and the tax obligation is passed to the Insurer and/or an Insurance Policy**



Embodiment Four

Where the Investment Trust is a subsidiary of or a Tax Favored Company and the tax obligation is passed to the company and the benefit is paid as a dividend

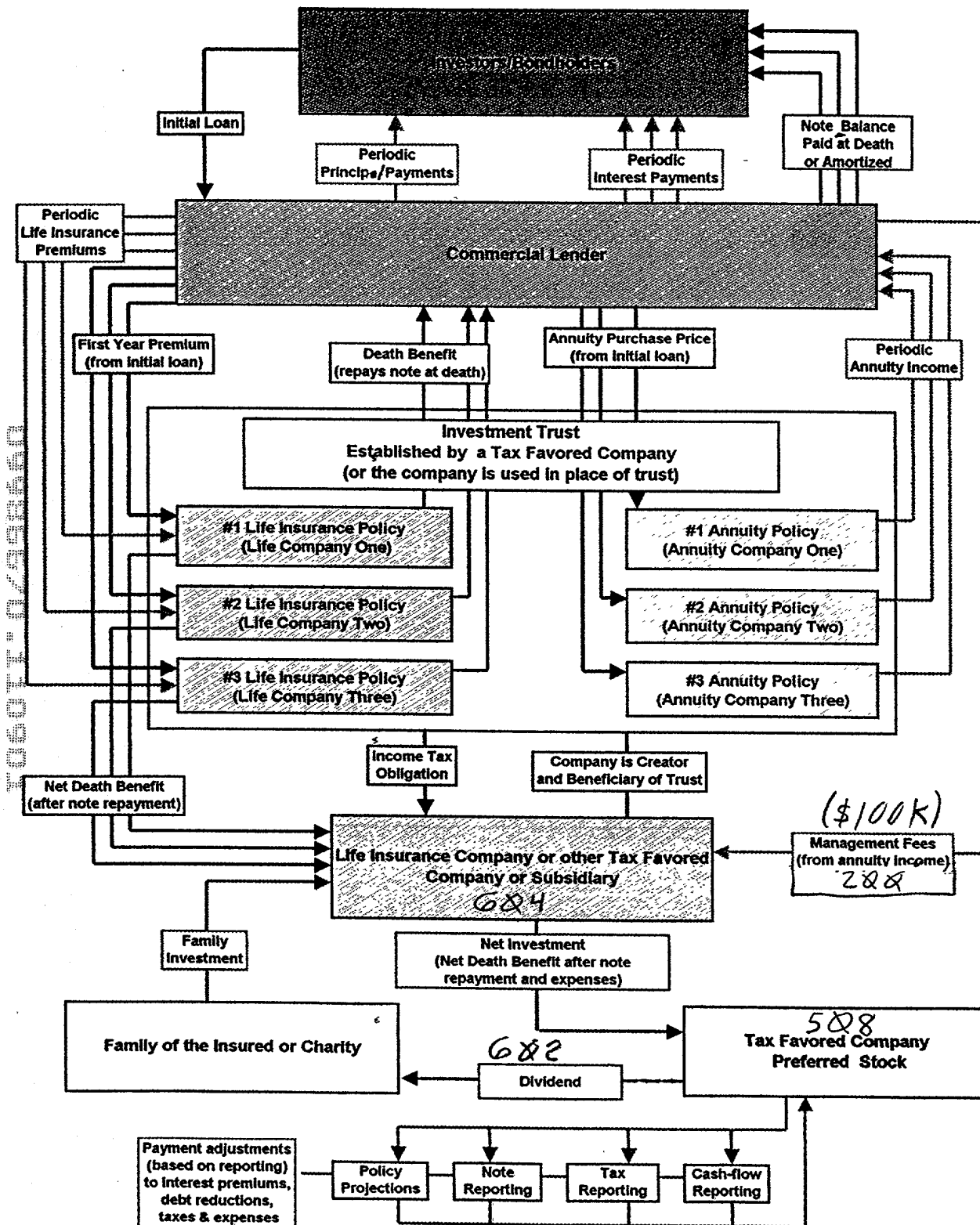


Fig. 6

328

09986670.10904

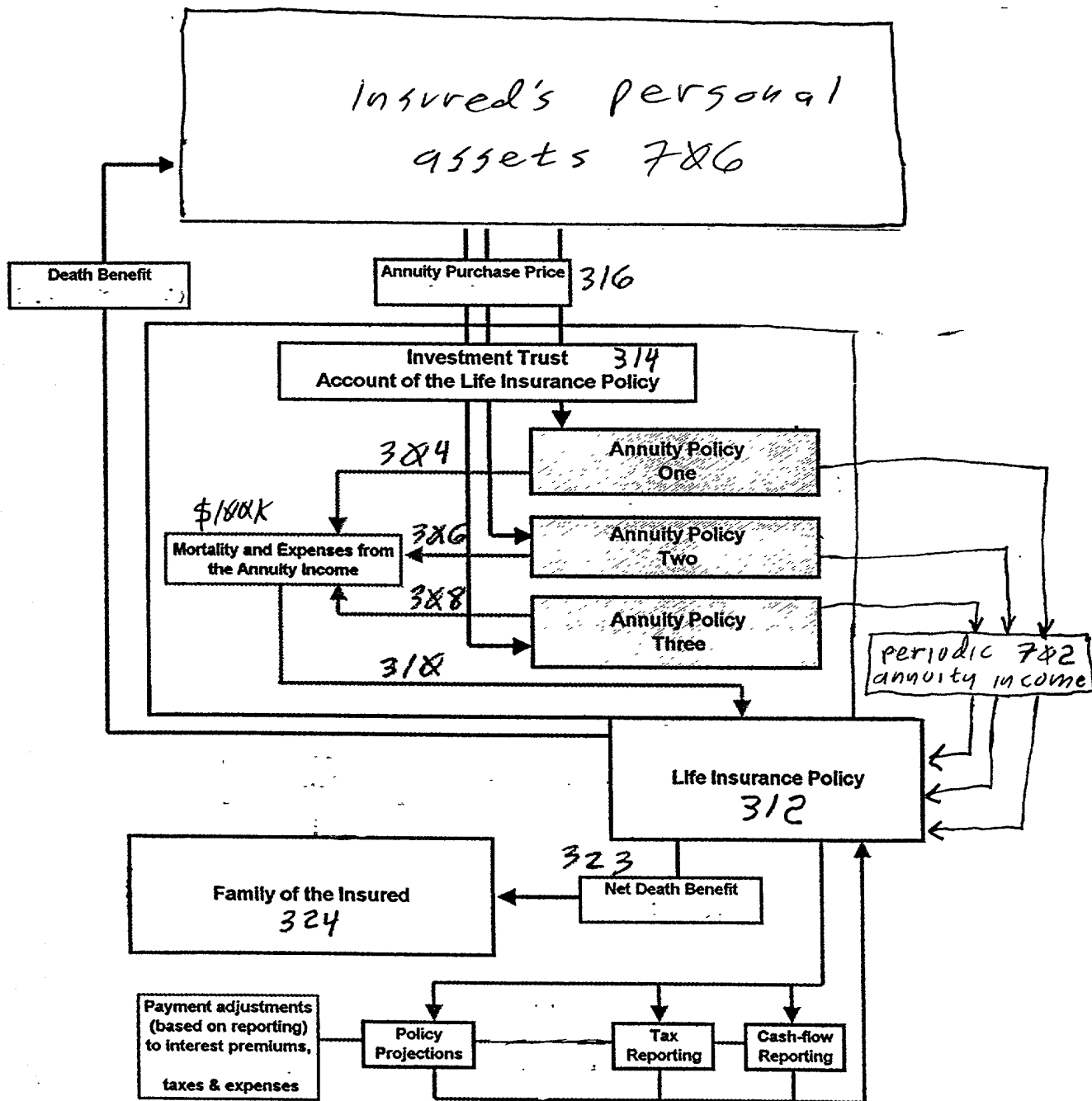
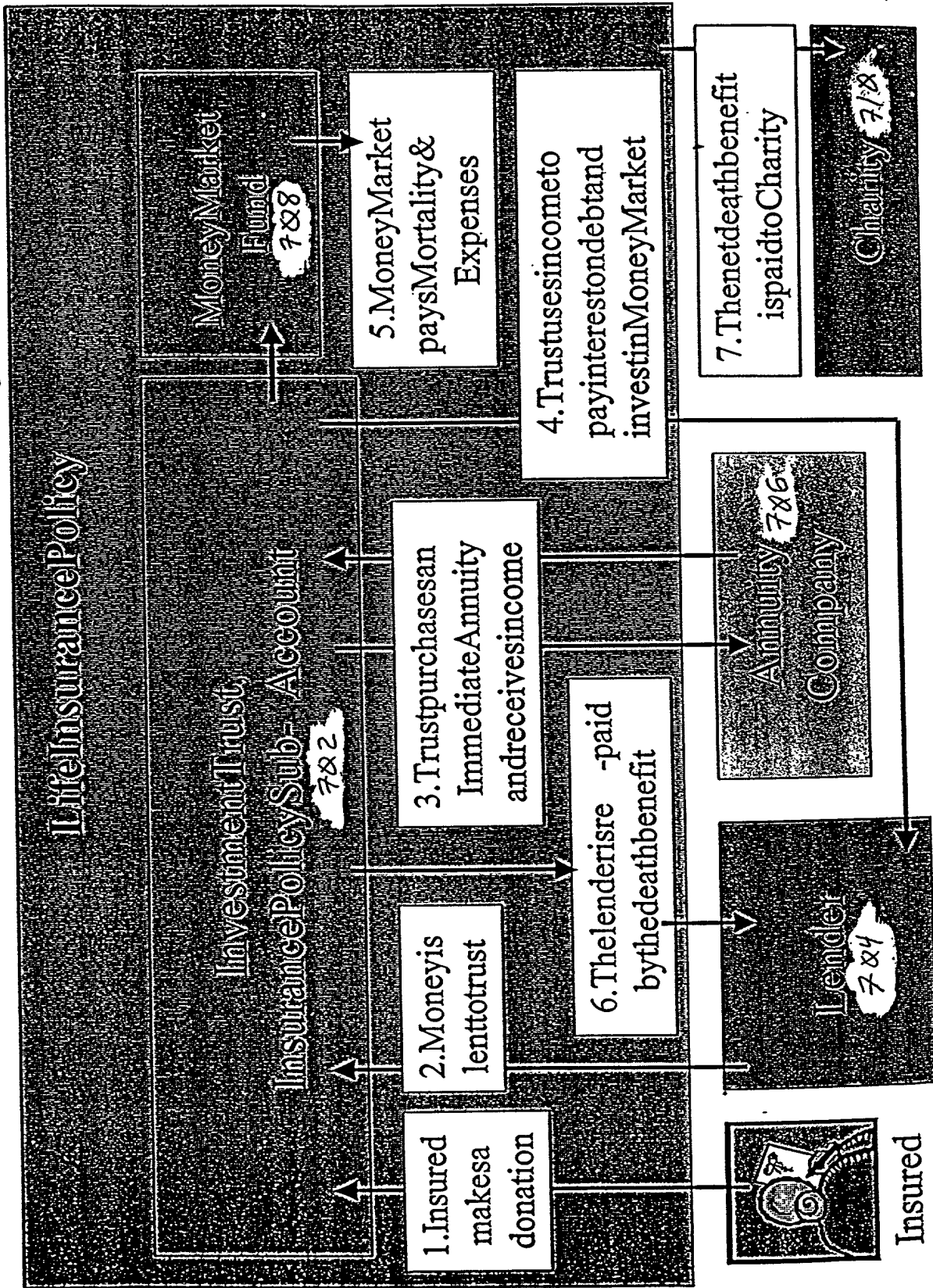


Fig. 7

Charitable Endowment Policy



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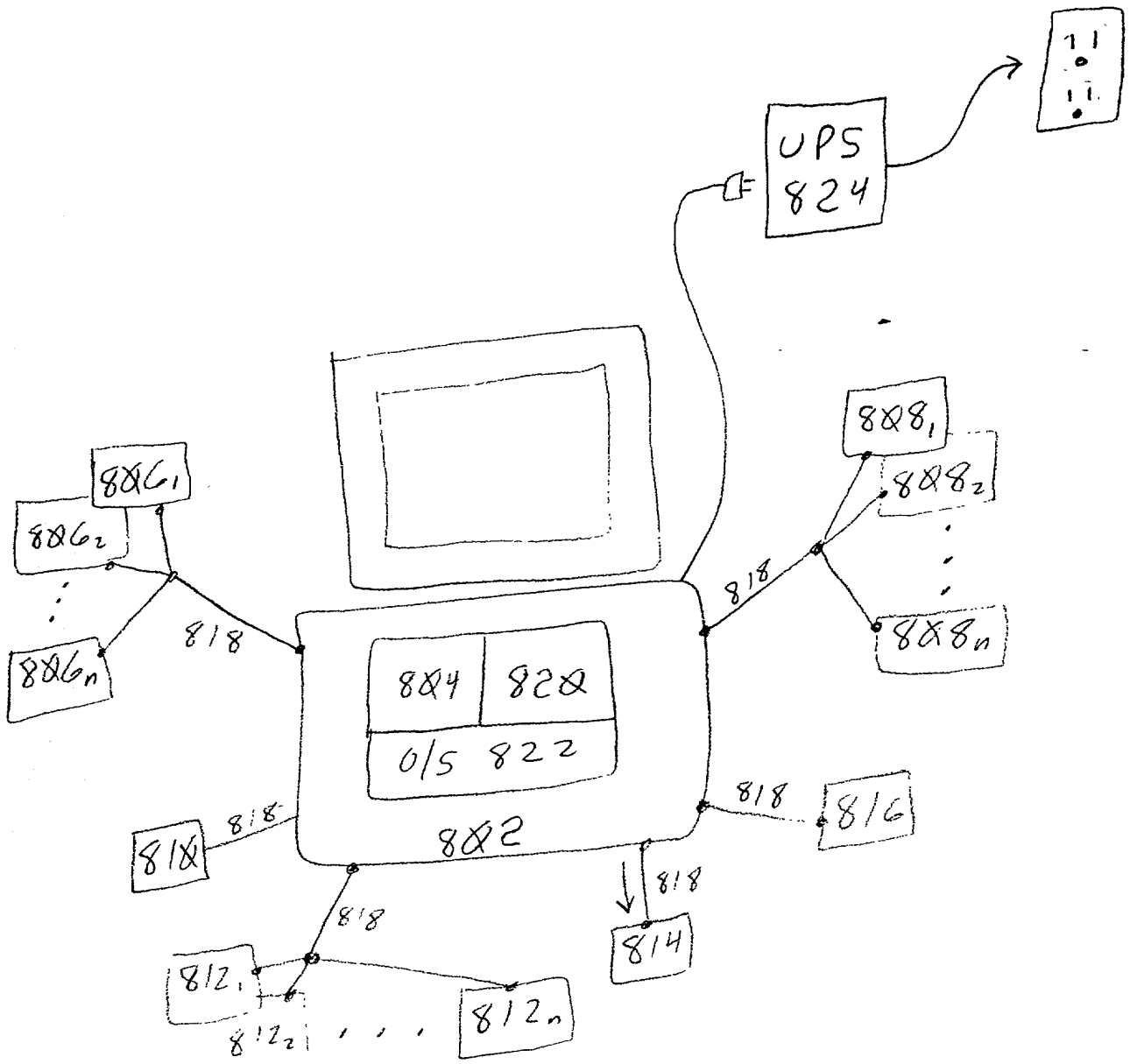


Fig. 9

982 ↘

09986670.110901

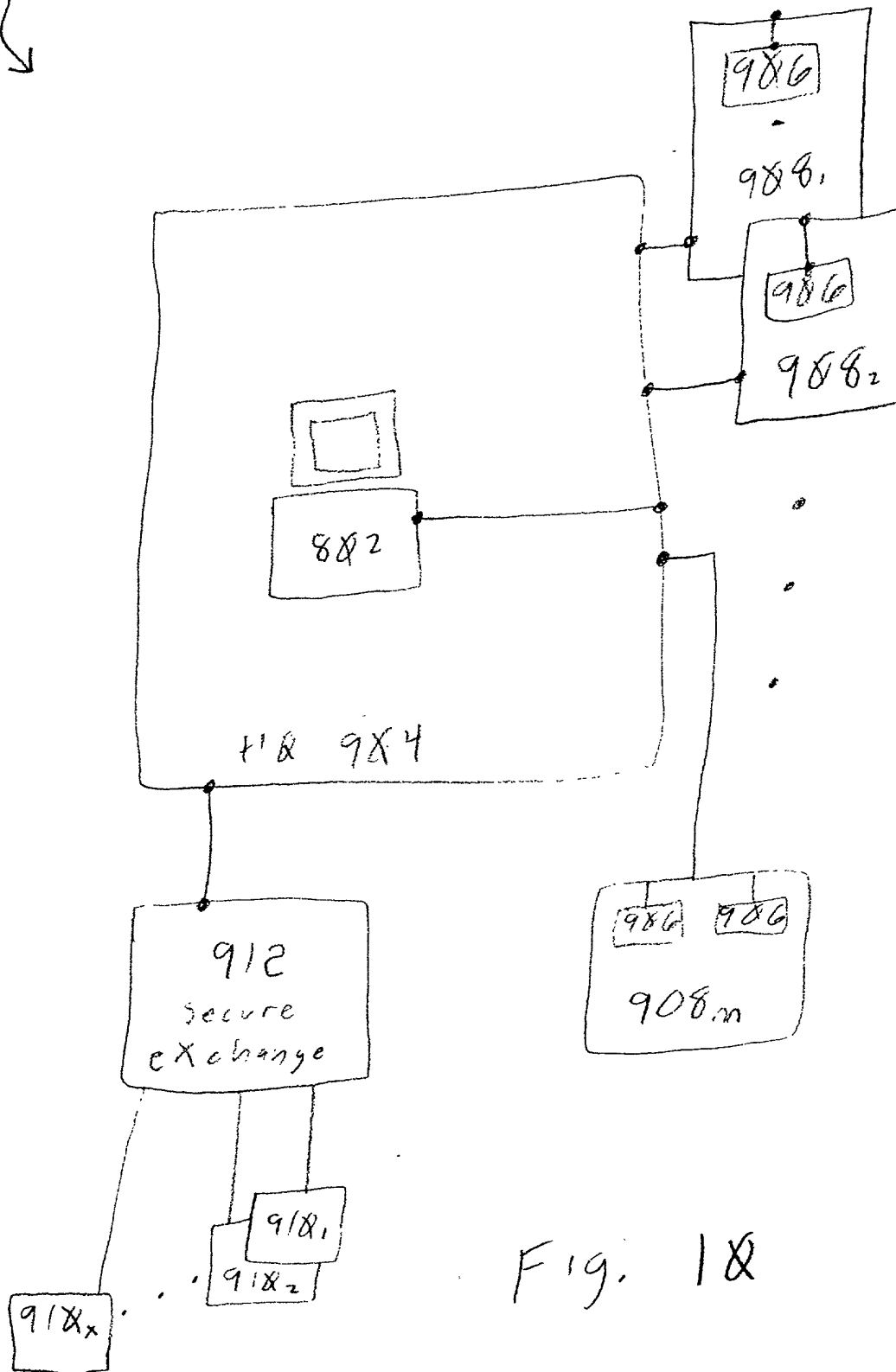


Fig. 18